**For more information email- www.jobcentresnearme.com/universal-credit/**

**Universal Credit continues to be rolled out to replace benefits and support including;**[**Jobseeker’s Allowance**](https://www.jobcentrenearme.com/jobseekers-allowance/)**,**[**Housing Benefit**](https://www.jobcentrenearme.com/housing-benefit/)**,**[**Working Tax Credit**](https://www.jobcentrenearme.com/working-tax-credit/)**,**[**Child Tax Credit**](https://www.jobcentrenearme.com/child-tax-credit/)**,**[**Employment & Support Allowance**](https://www.jobcentrenearme.com/esa/)**and**[**Income Support**](https://www.jobcentrenearme.com/income-support/)**. Paid monthly, or twice a month for some people living in Scotland, Universal Credit is a benefit payment to help with your costs of living.**

Find out more about Universal Credit using our Universal Credit guide. It covers who can apply, how to apply, how much money you can claim, a glossary to help with the terminology and more.

* [What is Universal Credit?](https://www.jobcentrenearme.com/universal-credit/#what-is-universal-credit)
* [Universal Credit full service areas](https://www.jobcentrenearme.com/universal-credit/full-service-areas/)
* [Who can claim Universal Credit?](https://www.jobcentrenearme.com/universal-credit/#who-can-claim-universal-credit)
* [How much can I claim on Universal Credit?](https://www.jobcentrenearme.com/universal-credit/#how-much-money-can-claim-on-universal-credit)
* [How will I get paid Universal Credit?](https://www.jobcentrenearme.com/universal-credit/#how-will-i-get-paid-universal-credit)
* [How to apply for Universal Credit](https://www.jobcentrenearme.com/universal-credit/#how-to-apply-for-universal-credit)
* [Login to your Universal Credit account](https://www.jobcentrenearme.com/universal-credit/account/)
* [Universal Credit with more than two children](https://www.jobcentrenearme.com/universal-credit/more-than-two-children/)
* [Universal Credit FAQs](https://www.jobcentrenearme.com/universal-credit/faqs/)
* [Universal Credit useful contacts](https://www.jobcentrenearme.com/universal-credit/useful-contacts/)
* [Universal Credit glossary](https://www.jobcentrenearme.com/universal-credit/glossary/)
* [Universal Credit in Scotland](https://www.jobcentrenearme.com/universal-credit/scotland/)
* [Universal Credit in Northern Ireland](https://www.jobcentrenearme.com/universal-credit/northern-ireland/)

What is Universal Credit

**Universal Credit is a new benefit that will support people out of work or on a low income. It is being introduced in stages and will affect around 8 million people in the UK.**

It will replace six, older benefits:

* Child Tax Credit
* Working Tax Credit
* Income Support
* Housing Benefit
* Income-based Jobseeker’s Allowance (JSA)
* Income-related Employment and Support Allowance (ESA)

The government hopes that Universal Credit will make benefits easier for everyone. It comes as one payment, with everything rolled together into one. You won’t need to chase lots of payments each month.

Right now if you have a question about your benefits you have to contact a few different numbers to get an answer. With Universal Credit you will do everything through one helpline and internet account.

The Department for Work and Pensions will manage Universal Credit. They say most people will be better off on Universal Credit than older benefits. They also say it will encourage people to get back to work by providing training and support to find a job.

If you do find a job while receiving Universal Credit, your payments won’t stop suddenly. They will go down gradually until you get on your feet and feel comfortable by yourself.

Universal Credit will only affect new claims for now. If you currently receive benefits, nothing will change for you and you don’t need to worry. The government will contact you when they are ready for you to switch over. Only contact them if your current circumstances change that might affect your benefits.

Changing to a new type of benefit can be scary, especially if you have children or rent to pay. Universal Credit should be easier for you but it might be hard to understand. A lot of the information about it is hard to understand or confusing. Below, you will find everything you need to know about Universal Credit and what will change for you. Hopefully, this will make the change less scary for you and your family.

Who can claim Universal Credit?

**Universal Credit is generally available to anyone out of work or on a low income. Certain things will affect your eligibility and how much you get, like where you live or your income.**

To be eligible to receive Universal Credit, you must:

* Be aged between 18 and the state pension age (exceptions apply).
* Be unemployed or on a low income.
* Have savings lower than £16,000.
* Not be studying full time, like in university or doing a training course (exceptions apply).

Live in an area where Universal Credit has started replacing the older benefits. Citizens Advice has a useful postcode checker, which will tell you if it is available in your area.